

# **2011-2012 Package Insurance Overview (New or Renewal)**

**E-MAIL COMPLETED RENEWAL FORMS NO LATER THAN JUNE 27, 2011 TO:**

**[risk.management@state.mn.us](mailto:risk.management@state.mn.us)**

**(Please use this e-mail address only for renewal information)**

**Risk Management Division (RMD)  
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**651-297-7715**

**Contact us to discuss the renewal or to receive assistance evaluating insurance needs. We are available to meet one-on-one as well.**

**Visit our web site for copies of our *Alert* Newsletters, Annual Report, extra Applications, Loss Reporting forms, Certificate Request form, Coverage Change Request form, and General Insurance Requirements for State of MN Vendors and Contractors:**

**<http://www.admin.state.mn.us/risk/>**

# **IMPORTANT!**

## ***APPLICABLE TO ALL POLICYHOLDERS EXCEPT MNSCU AND THE MN STATE FAIR:***

Note that the expiring coverage schedule includes a field for the Statewide Building ID Number. If the ID number shown is inaccurate, please update it. If the field is blank, please insert the eleven-digit ID number for each state-owned building and/or personal property located in a state-owned building. For assistance, contact the individual designated to maintain this data for your agency. A list of agency contacts is below.

## ***APPLICABLE TO MNSCU ONLY:***

Note that the expiring coverage schedule includes a field for the MnSCU-specific Building ID Number. If the ID number shown is inaccurate, please update it. If the field is blank, please insert the seven-digit ID number for each MnSCU-owned building. Contact Ken Oas (651-201-1783) for assistance.

<u>Agency</u>	<u>METT Member</u>	<u>Governance Member</u>
<u>Enterprise TIFM Administrator</u>	<u>Fred Anderson</u> <u>fred.i.anderson@state.mn.us</u> <u>651-201-2391</u>	<u>N/A</u>
<u>Administration</u>	<u>Jedd Prokash</u> <u>jedd.prokash@state.mn.us</u> <u>651-201-2554</u>	<u>Dave Fielding</u> <u>dave.fielding@state.mn.us</u> <u>651-201-2350</u>
<u>Agriculture</u>	<u>N/A Contact Jedd Prokash</u>	<u>Doug Buhl</u> <u>doug.buhl@state.mn.us</u> <u>651-201-6598</u>
<u>Amateur Sports</u> <u>Commission</u>	<u>N/A Contact Jedd Prokash</u>	<u>TBD</u>
<u>Commerce</u>	<u>N/A Contact Jedd Prokash</u>	<u>TBD</u>
<u>Corrections</u>	<u>Chris Robinson</u> <u>chris.m.robinson@state.mn.us</u> <u>320-358-0400</u>	<u>Bill Montgomery</u> <u>william.montgomery@state.mn.us</u> <u>651-361-7100</u>
<u>Employment &amp;</u> <u>Economic Development</u>	<u>Steve Johnson</u> <u>steven.johnson@state.mn.us</u> <u>651-259-7061</u>	<u>Tina Folch</u> <u>tina.folch@state.mn.us</u> <u>651-259-7069</u>
<u>Historical Society</u>	<u>N/A</u>	<u>TBD</u>
<u>Human Services</u>	<u>Craig Krook</u> <u>craig.krook@state.mn.us</u> <u>763-516-5610</u>	<u>Alan Vanbuskirk</u> <u>alan.vanbuskirk@state.mn.us</u> <u>651-582-1887</u>
<u>Iron Range Recourses</u>	<u>Jean Dolensek</u> <u>jean.dolensek@state.mn.us</u> <u>218-735-3009</u>	<u>Jean Dolensek</u> <u>jean.dolensek@state.mn.us</u> <u>218-735-3009</u>
<u>Military Affairs</u>	<u>Deb Oslund</u> <u>deb.oslund@us.army.mil</u> <u>320-616-2605</u>	<u>LTC Jeff Turner</u> <u>jeff.turner@us.army.mil</u> <u>320-616-2608</u>
<u>MN State Academies</u>	<u>Randy Dirks</u> <u>randy.dirks@msa.state.mn.us</u> <u>507-384-6770</u>	<u>Mike Hopwood</u> <u>mike.hopwood@msa.state.mn.us</u> <u>507-384-6770</u>
<u>MN State Retirement System</u>	<u>N/A Contact Lucas Muller</u>	<u>N/A</u>
<u>Natural Recourses</u>	<u>JoAnn Brown</u> <u>Joann.R.Brown@state.mn.us</u> <u>651-259-5441</u>	<u>Kath Ouska</u> <u>kath.ouska@state.mn.us</u> <u>651-259-5501</u>
<u>Perpich Center of Arts</u> <u>Education</u>	<u>Bill Nash</u> <u>bill.nash@pcae.k12.mn.us</u> <u>763-591-4653</u>	<u>TBD</u>
<u>Pollution Control Agency</u>	<u>Doug Day</u> <u>douglas.day@state.mn.us</u> <u>651-757-2302</u>	<u>Lyle Mueller</u> <u>lyle.mueller@state.mn.us</u> <u>651-757-2591</u>
<u>Public Safety</u>	<u>Holly Folkers</u> <u>holly.folkers@state.mn.us</u> <u>651-201-7007</u>	<u>TBD</u>
<u>State Agricultural Society /</u> <u>State Fair</u>	<u>N/A</u>	<u>N/A</u>
<u>Transportation</u>	<u>Mike Ligday</u> <u>michael.ligday@state.mn.us</u> <u>651-366-3587</u>	<u>Bob Miller</u> <u>robert.miller@state.mn.us</u> <u>651-366-4184</u>
<u>Veterans Affairs /</u> <u>Veterans Homes</u>	<u>Howard Berny</u> <u>howard.berny@state.mn.us</u> <u>612-721-0694</u>	<u>Ev Wright</u> <u>everette.wright@state.mn.us</u> <u>612-728-7348</u>
<u>Zoological Gardens</u>	<u>Ken Kornack</u> <u>ken.kornack@state.mn.us</u> <u>952-431-9308</u>	<u>Connie J. Braziel</u> <u>connie.braziel@state.mn.us</u> <u>952-431-9303</u>

# OVERVIEW OF COVERAGES AVAILABLE THROUGH THE RISK MANAGEMENT FUND

## Property and Time Element Coverage

<input type="checkbox"/>	<b>Per Occurrence Policy Limit:</b>	Per schedule on File with RMD	
<input type="checkbox"/>	<b>Causes of Loss:</b>	“All Risks” Subject to Policy Exclusions	
<input type="checkbox"/>	<b>Valuation:</b>	Replacement Cost	
<input type="checkbox"/>	<b>Coinsurance:</b>	Nil	
<input type="checkbox"/>	<b>Deductible Options:</b>	\$250,000	\$ 10,000
		\$100,000	\$ 5,000
		\$ 75,000	\$ 2,500
		\$ 50,000	\$ 1,000
		\$ 25,000	\$ 500
<input type="checkbox"/>	<b>Covered Losses</b>	<b>Business Income/Rental Income-\$500,000 per agency/insured. Additional limits can be purchased. (Completion of worksheet required.)</b>	
	Real and Personal Property	On and Off-Premises Service Interruption	
	Newly Acquired Locations	Period of Indemnity Extension	
	Builder’s Risk	Contingent Business Interruption	
	Cyber Asset & Income-\$25,000 per occurrence/annual aggregate	Interruption by Civil Authority	
	<b>Additional limits can be purchased.</b>	Ingress/Egress	
	Legal Liability for Property in Care, Custody, or Control of the Insured	Extra Expense	
	Personal Property of officials and employees while on premises	Transportation	
	Leasehold Interest	Electronic and/or Computer Equipment	
	Valuable Papers and Records	Flood/Earthquake (Excluding CA Earthquake)	
	Accounts Receivable	<b>Exclusions:</b>	
	Extra Expense-\$50,000,000 per occurrence (shared with all insured agencies)	Boiler and Machinery (separate coverage provided)	
	<b>Additional limits can be purchased. (Completion of worksheet required for additional limits.)</b>	Owned Aircraft (must purchase separately)	

## *Definition of Construction Classes (for use in completing/updating the Property Schedule)*

<b>Frame</b> – Exterior walls, floors, ceilings and roof constructed of wooden materials.
<b>Joisted Masonry</b> – Brick or block walls with wooden roofs or floors.
<b>Noncombustible</b> – Walls constructed of metal or other noncombustible materials. Floors, ceilings and roof constructed of metal or wooden materials.
<b>Masonry Noncombustible</b> – Walls, roof and ceiling constructed of non-combustible materials (e.g., concrete walls and metal roof).
<b>Modified Fire Resistive</b> – Noncombustible materials having fire rated elements (e.g., masonry bearing structure with steel stud walls and steel bar joists for floor and roof).
<b>Fire Resistive</b> – All building elements are concrete noncombustible with fire resistance rating (e.g., high-rises).

## **Boiler and Machinery Coverage**

- ☐ **Limit Per Accident (Comprehensive Coverage):** Per Schedule on File with RMD
- ☐ **Deductible:** Same as Property deductible
- ☐ **Coverages Available:**

Expediting Expenses	Damage to Media
Service Interruption	Business Interruption
Spoilage	Extra Expense
Ammonia Contamination	Errors & Omissions
Water Damage	Property Damage
Hazardous Substance	Newly Acquired Property
Ordinance or Law	

## **Crime Coverage**

- ☐ **Employee Dishonesty:** \$25,000
- ☐ **Money & Securities:** \$25,000
- ☐ **Deductible:** \$1,000

## **Excess Crime (purchased insurance)**

**Employee Dishonesty (limit options):** \$100,000  
\$500,000  
\$1,000,000

**Money & Securities (limit options):** \$100,000  
\$500,000  
\$1,000,000

The following coverages are also available under the Excess Crime Policy:

- ☐ **Forgery & Alteration**
- ☐ **Robbery & Safe Burglary for Property other than Money & Securities**
- ☐ **Computer Fraud**
- ☐ **Wire Transfer Fraud**
- ☐ **Counterfeit Currency**

## Cyber Coverage

- |                          |   |          |
|--------------------------|---|----------|
| <input type="checkbox"/> | <b>Cyber Asset and Income – per occurrence:</b>   | \$25,000 |
| <input type="checkbox"/> | <b>Cyber Asset and Income – annual aggregate:</b> | \$25,000 |
| <input type="checkbox"/> | <b>Deductible:</b>                                | \$1,000  |

## Inland Marine Coverage

The Risk Management Fund provides “all-risk” coverage on property such as Fine Arts, Computer Equipment, Scoreboards, Radio & TV Equipment, Musical Instruments, etc. The covered losses are the same as for Property coverage (see above). Inland Marine coverage affords the opportunity to select a lower deductible than was chosen for Property coverage.

## General Liability Coverage (limits as set by State Law)

- |                          |  |             |
|--------------------------|--|-------------|
| <input type="checkbox"/> | <b>Bodily Injury &amp; Property Damage -<br/>Per Person:</b>     | \$500,000   |
| <input type="checkbox"/> | <b>Bodily Injury &amp; Property Damage -<br/>Per Occurrence:</b> | \$1,500,000 |

<b>Deductible:</b>	None
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- |                          |  |
|--------------------------|--|
| <input type="checkbox"/> | <b>Additional Coverages available:</b><br>Law Enforcement Liability<br>Public Officials’ Errors & Omissions<br>Broadcaster’s Liability |
|--------------------------|--|

## Cyber Liability

- |                          |  |           |
|--------------------------|--|-----------|
| <input type="checkbox"/> | <b>Cyber Liability - Per Claim:</b>        | \$100,000 |
| <input type="checkbox"/> | <b>Cyber Liability - Annual Aggregate:</b> | \$100,000 |

## Garagekeepers Legal Liability Coverage

- ☐ **Limit of Coverage:** Based on Desired Limit
- ☐ **Deductible:** \$500 - Per Auto  
\$5,000 - Maximum Deductible  
Per Loss
- ☐ **Coverages:**
  - Coverage Provided on Legal Liability Basis
  - Comprehensive and Collision Coverage
- ☐ **Exclusions:**
  - Contract Liability
  - Intentional or Expected Loss
  - Dishonest Acts by you, your employees or your shareholders
  - Defective Parts and Faulty Work

Loss to tape decks, other sound equipment, sound receiving equipment, CB radios, antennas and other accessories unless permanently installed in a covered auto. Radar Detection Equipment, tapes, records, CDs or other devices designed for use with sound reproducing equipment whether installed or not.



**Student Intern Professional Liability (MN State Colleges & Universities only) –  
(Purchased Insurance)**

- |                          |                             |   |
|--------------------------|-----------------------------|---|
| <input type="checkbox"/> | <b>Limits of Liability:</b> | \$2,000,000 Each Claim<br>\$5,000,000 Aggregate |
| <input type="checkbox"/> | <b>Defense Costs:</b>       | Included within Limit                           |
| <input type="checkbox"/> | <b>Form:</b>                | Occurrence                                      |
| <input type="checkbox"/> | <b>Additional Insured:</b>  | Faculty Members of the School                   |

**Additional Coverages**

- ☐ **Vendors’/Builders’ Warranty Coverage, Aircraft/Aviation Hull & Liability Coverage, Campus Clinics Malpractice Coverage, Various Bonds.**

The descriptions of insurance coverages herein do not amend, alter or replace the terms, conditions, exclusions and other provisions of policies that would be issued to you, nor do they amend or replace any applicable laws, regulations, rating rules or plans.

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*Loss Runs dated July 01, 2010 to July 01, 2011 will be available upon request.*

**Attachments:**

- 1) Expiring coverage schedule (separate Excel document).**

**Certificates of Insurance and Self-Insured Letters**

Reminder: We discontinued issuing agency-to-agency certificates of insurance and self-insured letters in FY11. Issuing these documents to one state agency on behalf of another state agency has little value. All agencies are insured through the RMF for Auto Liability and many are also insured for General Liability. Agencies that are not insured through the RMF for General Liability are “self-insured” – they look to their budgets to pay claims and associated expenses for bodily injury and property damage to third parties. Injuries to state employees are covered under the state’s workers’ compensation self-insurance program. Consequently, it is not necessary for agencies to require evidence of insurance from each other.

All other requests for Certificates of Insurance and Self-Insured letters are being processed in the same manner as in the past and we continue to honor agency-to-agency requests for evidence of insurance from quasi-state agencies.